

**AMENDMENT TO H.R. 1728, AS REPORTED
OFFERED BY MR. PRICE OF GEORGIA**

Add at the end the following:

1 TITLE VIII—EFFECTIVE DATE

2 SEC. 801. EFFECTIVE DATE.

3 Notwithstanding any other provision of this Act, ti-
4 tles I, II, and III of this Act shall not take effect until
5 90 days after the Board of Governors of the Federal Re-
6 serve System provides written certification to the Com-
7 mittee on Financial Services of the House of Representa-
8 tives and the Committee on Banking, Housing, and Urban
9 Affairs of the Senate that such titles will not reduce the
10 availability or increase the price of credit for qualified
11 mortgages (as defined in section 129C(c)(2) of the Truth
12 in Lending Act).

